Date:

Loan No:

Borrower(s) Name:

I understand that Orion Lending will determine my Ability to Repay this mortgage loan, as it is required to do under existing law, solely on the basis of existing assets that I currently maintain.

I have eligible assets in the amount of _____ which are sufficient to cover my monthly expenses over the next five (5) years.

I understand that my monthly payment on this loan will be as follows:

Term: _____ Months or _____ Years and is a(n)   FIXED RATE   ARM

If this period is less than 30 years, then I understand my payment may adjust (more than once) after the first _____ years.

My payment will be _____ per month.

I understand that my Property Taxes, Hazard Insurance and Mortgage Insurance (if applicable) on this property will be approximately _____ per month and may or may not be impounded. If not, I am responsible to pay them directly to the respected debtor.

I believe I can afford to make the monthly payment on the loan.

I am not aware of anything in the future that will affect my ability to make this loan payment.

My loan program did not require that I submit my prior tax returns. I understand that if I had provided verifiable documentation of my income, such as my tax returns or W-2 wage statements or other documentation deemed necessary to support my income, I may have been able to qualify for a different loan program with different loan terms or conditions such as a lower interest rate.

Note: If there is a discrepancy between the terms in this document and the actually loan documents, the term of the loan documents prevail.

I certify that the above information and the information on the final Uniform Residential Loan Application (Form 1003) is true and correct as of this day and that it represents an accurate picture if my financial status.

_____   _____
Borrower Name   Borrower Signature

_____   _____
Borrower Name   Borrower Signature